

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RANDALL R. ROWLAND
SHARON A. ROWLAND
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-11150

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/19/2019 and confirmed on 2/14/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		40,604.28
Less Refunds to Debtor	1,155.54	
TOTAL AMOUNT OF PLAN FUND		39,448.74

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	2,047.53	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,047.53

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	RANDALL R. ROWLAND	0.00	0.00	0.00	0.00
	Acct:				
	RANDALL R. ROWLAND	1,155.54	1,155.54	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,000.00	3,000.00	0.00	0.00
	Acct:				
	TOYOTA LEASE TRUST	4,515.04	4,515.04	0.00	4,515.04
	Acct: T513				
	OFFICE OF UC BENEFITS POLICY**	604.67	604.67	0.00	604.67
	Acct: 2014				
	PA DEPARTMENT OF REVENUE*	278.96	278.96	0.00	278.96
	Acct: 7800				
					5,398.67

Unsecured					
	AMERICAN EXPRESS NATIONAL BANK	12,580.18	4,929.04	0.00	4,929.04
	Acct: 3002				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	9,302.57	3,644.84	0.00	3,644.84
	Acct: 4581				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	7,227.21	2,831.69	0.00	2,831.69
	Acct: 7510				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	6,377.96	2,498.95	0.00	2,498.95
	Acct: 4580				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	2,023.13	792.68	0.00	792.68
	Acct: 0570				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	951.52	372.82	0.00	372.82
	Acct: 2127				
	LVNV FUNDING LLC	743.61	291.35	0.00	291.35
	Acct: 5773				
	QUANTUM3 GROUP LLC AGNT - COMENIT	1,539.74	603.29	0.00	603.29
	Acct: 1734				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	CAPITAL ONE NA** Acct: 8538	2,078.56	814.40	0.00	814.40
	MARINER FINANCE LLC Acct: 5507	1,981.46	776.36	0.00	776.36
	MERRICK BANK Acct: 7694	1,001.74	392.49	0.00	392.49
	MERRICK BANK Acct: 1132	973.20	381.31	0.00	381.31
	ONE MAIN CONSUMER LOAN INC - A/S/F : Acct: 5824	19,518.42	7,647.51	0.00	7,647.51
	ONE MAIN FINANCIAL(*) Acct: 2882	2,522.95	988.52	0.00	988.52
	UNITED REFINING CO Acct: 9060	0.00	0.00	0.00	0.00
	WELLS FARGO BANK NA Acct: 5890	2,539.53	995.01	0.00	995.01
	WELLS FARGO BANK NA Acct: 9160	2,595.68	1,017.01	0.00	1,017.01
	PA DEPARTMENT OF REVENUE* Acct: 7800	64.50	25.27	0.00	25.27
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
					29,002.54

TOTAL PAID TO CREDITORS

34,401.21

TOTAL CLAIMED

PRIORITY 5,398.67

SECURED 0.00

UNSECURED 74,021.96

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

RANDALL R. ROWLAND
SHARON A. ROWLAND
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-11150

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Randall R. Rowland
Sharon A. Rowland
Debtors

Case No. 19-11150-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 26, 2025

Form ID: pdf900

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Randall R. Rowland, Sharon A. Rowland, 329 Couver Crossing, Pittsfield, PA 16340-6623
15168317	+ Commonwealth of PA UCTS, Department of Labor & Industry, 651 Boas Street, Room 702, Harrisburg PA 17121-0751

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 27 2025 00:36:00	TOYOTA MOTOR CREDIT CORPORATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
15184711	Email/PDF: bncnotices@becket-lee.com	Feb 27 2025 01:15:43	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15159566	+ Email/PDF: bncnotices@becket-lee.com	Feb 27 2025 03:46:26	Amex, PO Box 981537, El Paso, TX 79998-1537
15169440	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 01:40:07	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15159567	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 01:28:38	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15182107	Email/PDF: bncnotices@becket-lee.com	Feb 27 2025 03:46:20	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15159568	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:51:13	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15159569	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:37:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
15159570	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:37:00	Comenity Bank / Wayfair, Po Box 182789, Columbus, OH 43218-2789
15159571	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 27 2025 00:36:00	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15184896	Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2025 01:28:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15159572	Email/Text: camanagement@mtb.com	Feb 27 2025 00:37:00	M&t Bank, Po Box 900, Millsboro, DE 19966
15173099	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 27 2025 01:15:21	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15159573	+ Email/Text: bankruptcy@marinerfinance.com	Feb 27 2025 00:36:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
15159574	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 27 2025 01:28:55	Merrick Bank Corporation, Po Box 9201, Old Bethpage, NY 11804-9001
15168958	Email/PDF: cbp@omf.com		

District/off: 0315-1

User: auto

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Date Rcvd: Feb 26, 2025

Form ID: pdf900

Total Noticed: 30

		Feb 27 2025 01:16:19	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
15179655	Email/PDF: cbp@omf.com		
		Feb 27 2025 01:15:42	ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251
15159575	+ Email/PDF: cbp@omf.com		
		Feb 27 2025 01:39:43	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
15171028	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Feb 27 2025 00:53:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15185957	Email/Text: bnc-quantum@quantum3group.com		
		Feb 27 2025 00:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15169582	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Feb 27 2025 00:36:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15159576	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Feb 27 2025 00:37:00	Toyota Motor Credit, 4 Gatehall Drive, Parsippany, NJ 07054-4518
15159577	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Feb 27 2025 00:37:00	Toyota Motor Credit Company, Po Box 9786, Cedar Rapids, IA 52409-0004
15327528	Email/PDF: bncnotices@becket-lee.com		
		Feb 27 2025 01:28:48	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15159579	Email/Text: RPSBankruptcyBNCNotification@usbank.com		
		Feb 27 2025 00:53:00	Us Bank, PO Box 108, Saint Louis, MO 63166
15159578	+ Email/Text: jsprentz@urc.com		
		Feb 27 2025 00:54:00	United Refining, 213 2nd Avenue, Warren, PA 16365-2405
15159580	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com		
		Feb 27 2025 02:02:01	Wells Fargo Bank Na, Po Box 14517, Des Moines, IA 50306-3517
15187327	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com		
		Feb 27 2025 02:44:02	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Lease Trust
cr	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
15190485	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

District/off: 0315-1

User: auto

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Date Rcvd: Feb 26, 2025

Form ID: pdf900

Total Noticed: 30

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Randall R. Rowland dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Sharon A. Rowland dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com
Fred W. Freitag, IV	on behalf of Creditor Toyota Lease Trust fwfreitagiv@gmail.com LeopoldAssociatesPAX6428@projects.filevine.com
Fred W. Freitag, IV	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION fwfreitagiv@gmail.com LeopoldAssociatesPAX6428@projects.filevine.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7